

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cathy Marie Laughard  
Debtor

Case No. 17-04856-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db  
4995801 +Cathy Marie Laughard, PO Box 315, Bellefonte, PA 16823-0315  
4995782 +ADP Retirement Services, 71 Hanover Park, Florham Park NJ 07932-1502  
4995784 +Figis, PO Box 77001, Madison, WI 53707-1001  
4995785 +Geisinger, 100 N. Academy Ave., Danville, PA 17822-0001  
4995787 +Grenoble's Disposal Service, PO Box 397, Millheim PA 16854-0397  
4995789 +Lendmark Financial Services, 1506 Klondike Rd. SW, STE 200, Conyers, GA 30094-5173  
4995791 +Medicredit Corp., PO Box 1629, Maryland Heights MO 63043-0629  
4995798 +Millheim Borough, PO Box 421, Millheim, PA 16854-0421  
+Superior Plus Energy Services, 4231 Nittany Valley Dr., Howard, PA 16841-4113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4995775 +EDI: AFNIRECOVERY.COM Mar 09 2018 00:03:00 AFNI, Inc., PO Box 3517,  
Bloomington, IL 61702-3517  
4995777 +EDI: CHASE.COM Mar 08 2018 23:58:00 Chase Bank One, PO Box 15298,  
Wilmington, DE 19850-5298  
4995778 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Mar 08 2018 19:11:22 Comcast,  
PO Box 3006, Southeastern PA 19398-3006  
4995779 +EDI: RCSFNBMARIN.COM Mar 08 2018 23:58:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-8872  
4995780 EDI: DIRECTV.COM Mar 09 2018 00:04:00 DIRECTV, PO Box 6550, Greenwood Village, CO 80155  
4995781 EDI: DISCOVER.COM Mar 08 2018 23:58:00 Discover Fincl Svc LLC, PO Box 15316,  
Wilmington, DE 19850  
4995783 +EDI: AMINFOFP.COM Mar 09 2018 00:03:00 First Premier Bank, 3820 N. Louise St.,  
Sioux Falls SD 57107-0145  
4995786 +E-mail/Text: BKRMailOPS@weltman.com Mar 08 2018 19:10:47 Kay Jewelers, 375 Ghent Rd.,  
Fairlawn, OH 44333-4600  
4995788 +E-mail/Text: bonnie@ljross.com Mar 08 2018 19:10:47 LJ Ross Associates, Inc., PO Box 6099,  
Jackson MI 49204-6099  
4995792 +EDI: CBS7AVE Mar 09 2018 00:04:00 Montgomery Ward, 1112 7th Avenue,  
Monroe WI 53566-1364  
4995794 +EDI: AGFINANCE.COM Mar 08 2018 23:58:00 OneMain, PO Box 1010, Evansville, IN 47706-1010  
4995793 +EDI: AGFINANCE.COM Mar 08 2018 23:58:00 OneMain, 1341 S. Atherton St.,  
State College, PA 16801-6272  
5001587 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 08 2018 19:10:59  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
4995795 +E-mail/Text: arprimemail@primetherapeutics.com Mar 08 2018 19:11:10 Prime Therapeutics - TX,  
PO Box 650041, Dallas, TX 75265-0041  
4995796 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 08 2018 19:11:18 Quicken Loans,  
1050 Woodward Ave., Detroit, MI 48226-1906  
4995797 +EDI: CBS7AVE Mar 09 2018 00:04:00 Seventh Avenue, 1112 7th Ave., Monroe, WI 53566-1364  
4995799 +EDI: VERIZONEAST.COM Mar 08 2018 23:58:00 Verizon, 500 Technology Dr., STE 300,  
Weldon Springs, MO 63304-2225  
4995800 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 08 2018 19:11:08 West Penn Power Co.,  
800 Cabin Hill Dr., Greensburg, PA 15601-1689

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4995776 ###Central Penn Rehabilitation Assoc, 1520 Martin St., State College, PA 16803-3058  
4995790 ###Med Rev Recoveries, PO Box 4712, Syracuse, NY 13221-4712

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

W. David Todd on behalf of Debtor 1 Cathy Marie Laughard boalsburg@hotmail.com, dwdt@aol.com  
TOTAL: 4

**Information to identify the case:**Debtor 1 **Cathy Marie Laughard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5476**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:17-bk-04856-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Cathy Marie Laughard  
fka Cathy M. Kerstetter**By the  
court:**Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

March 8, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**